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## Health Insurance

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**Definition:** Respondents, ages 18-64, who do not have health insurance, prepaid plans such as health maintenance organizations (HMOs), or government plans such as Medicare.

### Prevalence of No Health Insurance

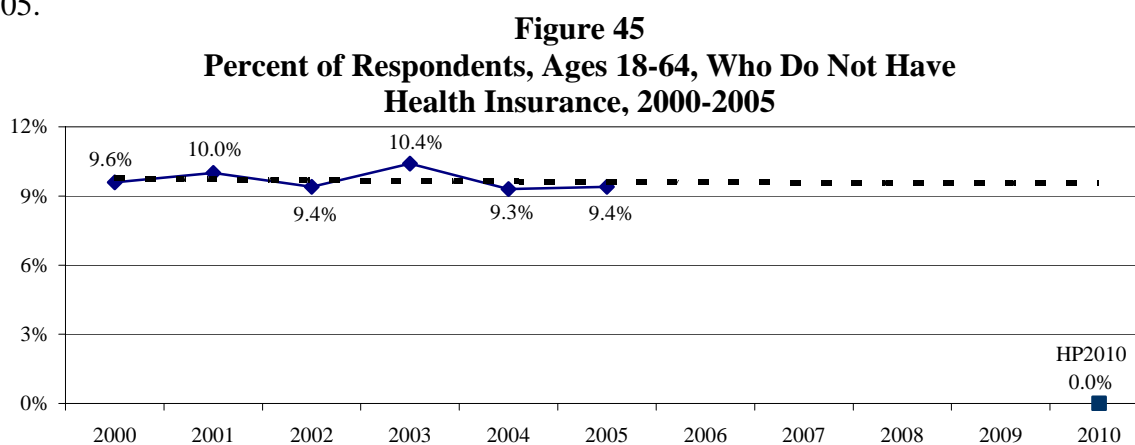
- South Dakota 9.4%
- There is no nationwide median for no health insurance for 18-64 year olds

### Healthy People 2010 Objective

*Decrease the proportion of persons not insured to 0 percent.*

### Trend Analysis

This question was first asked in 2000 and hit its peak in 2003 with 10.4 percent of respondents ages 18 to 64 who stated they had no health insurance. In 2004, it hit its low with 9.3 percent of respondents ages 18 to 64 who stated they had no health insurance and it slightly increased in 2005.



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2005

### Demographics

<b>Gender</b>	There is no significant difference in the lack of health insurance between males and females or for any demographic group between the two.
<b>Age</b>	Lack of health insurance decreases as age increases. This is shown by a slow steady decline through the various age groups.
<b>Race</b>	Overall there is no significant racial difference observed from the available data. However, American Indian females do exhibit a significantly lower percentage of those uninsured than do white females.
<b>Region</b>	The west and central regions demonstrate a very high prevalence of uninsured, while the American Indian counties region shows a very low prevalence.
<b>Household Income</b>	Lack of health insurance is significantly lower in the higher income groups. This includes significant decreases as the \$25,000-\$34,999 and \$35,000-\$49,999 income groups are reached.

<b>Education</b>	Lack of health insurance decreases as education increases. This includes a significant decrease as the college graduate level is reached.
<b>Employment Status</b>	Those who are unemployed or a student exhibit a very high prevalence of uninsured, while those who are employed for wages, retired, or unable to work show a very low prevalence.
<b>Marital Status</b>	Those who are divorced, separated, or have never been married demonstrate a very high prevalence of uninsured, while those who are married show a very low prevalence.

**Table 52**  
**Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2005**

	Total			Male			Female		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
<b>Total</b>	<b>4,656</b>	<b>9.4</b>	<b>(8.2-10.7)</b>	<b>2,027</b>	<b>9.4</b>	<b>(7.6-11.6)</b>	<b>2,629</b>	<b>9.4</b>	<b>(8.0-11.0)</b>
<b>Age</b>									
18-24	288	13.1	(9.2-18.3)	112	13.1	(7.7-21.4)	176	13.1	(8.2-20.3)
25-34	827	11.6	(8.5-15.7)	346	12.8	(7.7-20.5)	481	10.3	(7.6-13.8)
35-44	1,080	9.9	(8.0-12.3)	467	10.1	(7.4-13.7)	613	9.8	(7.3-13.0)
45-54	1,323	6.8	(5.5-8.4)	602	6.4	(4.6-8.8)	721	7.2	(5.4-9.6)
55-64	1,138	5.8	(4.5-7.4)	500	4.5	(3.1-6.5)	638	7.1	(5.1-9.8)
65-74	-	-	-	-	-	-	-	-	-
75+	-	-	-	-	-	-	-	-	-
<b>Race</b>									
White	4,102	9.5	(8.2-10.9)	1,803	9.3	(7.4-11.6)	2,299	9.6	(8.2-11.3)
American Indian	390	4.1	(1.7-9.8)	157	6.8	(2.3-18.5)	233	1.6	(0.6-4.3)
<b>Region</b>									
Southeast	1,079	7.8	(5.8-10.5)	468	7.8	(4.8-12.5)	611	7.8	(5.5-11.0)
Northeast	1,001	9.1	(7.1-11.6)	413	8.4	(5.7-12.3)	588	9.7	(7.0-13.3)
Central	893	11.2	(8.4-14.8)	415	14.2	(9.6-20.5)	478	7.9	(5.5-11.2)
West	1,158	12.5	(10.3-15.1)	503	11.6	(8.3-15.9)	655	13.4	(10.7-16.7)
American Indian Counties	525	5.0	(3.2-7.6)	228	5.8	(3.3-10.2)	297	4.1	(2.1-7.6)
<b>Household Income</b>									
Less than \$10,000	219	24.3	(17.3-33.1)	*	*	*	*	*	*
\$10,000-\$14,999	184	16.6	(10.8-24.8)	*	*	*	*	*	*
\$15,000-\$19,999	235	23.5	(17.1-31.3)	*	*	*	*	*	*
\$20,000-\$24,999	379	25.2	(19.8-31.4)	146	26.2	(17.7-36.8)	233	24.4	(17.9-32.3)
\$25,000-\$34,999	632	11.7	(8.8-15.5)	283	10.9	(7.3-16.0)	349	12.6	(8.3-18.8)
\$35,000-\$49,999	967	5.9	(4.4-7.8)	419	7.0	(4.7-10.3)	548	4.7	(3.1-7.1)
\$50,000-\$74,999	884	3.0	(1.7-5.3)	416	2.7	(1.2-5.9)	468	3.4	(1.6-7.3)
\$75,000+	768	3.1	(1.5-6.3)	403	4.1	(1.7-9.7)	365	1.5	(0.6-3.7)
<b>Education</b>									
8th Grade or Less	*	*	*	*	*	*	*	*	*
Some High School	229	23.4	(14.6-35.3)	110	24.8	(12.4-43.5)	119	21.5	(12.5-34.5)
High School or G.E.D.	1,312	12.9	(10.6-15.5)	640	12.1	(9.1-15.9)	672	13.8	(10.7-17.8)
Some Post-High School	1,463	8.8	(7.2-10.8)	582	8.5	(6.0-11.9)	881	9.1	(7.1-11.7)
College Graduate	1,589	4.3	(3.1-5.9)	655	4.1	(2.4-6.8)	934	4.5	(3.0-6.7)
<b>Employment Status</b>									
Employed for Wages	3,034	6.8	(5.7-8.1)	1,269	6.6	(5.1-8.6)	1,765	6.9	(5.5-8.7)
Self-employed	695	14.9	(11.8-18.6)	458	12.3	(9.2-16.3)	237	20.4	(14.1-28.6)
Unemployed	154	38.2	(25.3-53.0)	*	*	*	*	*	*
Homemaker	234	11.2	(7.4-16.7)	*	*	*	*	*	*
Student	117	14.9	(8.2-25.5)	*	*	*	*	*	*
Retired	193	3.7	(2.0-7.1)	*	*	*	*	*	*
Unable to Work	227	3.9	(1.9-7.9)	*	*	*	*	*	*
<b>Marital Status</b>									
Married/Unmarried Couple	3,053	6.8	(5.7-8.0)	1,327	6.0	(4.6-7.7)	1,726	7.6	(6.1-9.4)
Divorced/Separated	743	14.4	(11.6-17.8)	315	13.1	(9.2-18.3)	428	15.5	(11.7-20.3)
Widowed	154	13.2	(6.7-24.4)	*	*	*	*	*	*
Never Married	702	16.1	(12.0-21.3)	353	17.9	(12.0-25.9)	349	13.5	(9.2-19.4)

Note: \*Results based on sample sizes less than 100 have been suppressed.

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2005

## **Further Analysis**

Following are data illustrating the percent of those aged 18 to 64 who did not have not health insurance for various health behaviors and conditions. For example, 20.9 percent of respondents who stated they are dissatisfied or very dissatisfied with their life status have no health insurance, while 8.9 percent of respondents who stated they are satisfied or very satisfied with their life have no health insurance.

<b>Table 53</b>			
<b>No Health Insurance, Ages 18-64, for Selected Health Behaviors and Conditions, 2005</b>			
<b>Health Behavior or Condition</b>	<b># Respondents</b>	<b>% No Health Insurance</b>	<b>95% CI</b>
Fair or Poor Health Status	509	12.9	9.5-17.3
Excellent, Very Good, or Good Health Status	4,144	9.1	7.8-10.5
Physical Health Not Good for 30 days of the past 30	249	6.1	3.7-10.0
Physical Health Not Good for 0-29 days of the past 30	4,387	9.5	8.3-10.9
Mental Health Not Good for 20-30 days of the past 30	278	15.9	11.1-22.3
Mental Health Not Good for 0-19 days of the past 30	4,355	9.0	7.8-10.4
Usual Activities Unattainable for 10-30 Days of the Past 30	266	7.7	4.6-12.6
Usual Activities Unattainable for 0-9 Days of the Past 30	4,372	9.4	8.2-10.8
Dissatisfied / Very Dissatisfied with Life	202	20.9	14.2-29.7
Satisfied / Very Satisfied with Life	4,434	8.9	7.7-10.2
Obese (BMI = 30.0+)	1,305	9.1	6.7-12.4
Overweight (BMI = 25.0-29.9)	1,641	9.1	7.4-11.1
Recommended Weight (BMI = 18.5-24.9)	1,489	9.2	7.3-11.5
Underweight (BMI < 18.5)	*	*	*
No Leisure Time Physical Activity	1,029	11.7	9.5-14.5
Leisure Time Physical Activity	3,627	8.8	7.5-10.4
No Moderate Physical Activity	2,323	9.0	7.4-11.0
Moderate Physical Activity	2,210	9.5	7.9-11.4
No Vigorous Physical Activity	3,522	9.7	8.4-11.3
Vigorous Physical Activity	1,082	8.6	6.4-11.5
Less Than Five Servings of Fruits and Vegetables	3,749	10.1	8.7-11.6
At Least Five Servings of Fruits and Vegetables	907	6.3	4.6-8.4
Not Heard of "Healthy South Dakota" Program	3,182	10.1	8.6-11.8
Heard of "Healthy South Dakota" Program	1,415	7.5	5.8-9.8
Current Smoker	1,071	15.6	12.4-19.5
Former Smoker	1,129	9.0	7.1-11.2
Never Smoked	2,448	7.0	5.7-8.6
Smokeless Tobacco Use	313	9.1	3.8-20.4
No Smokeless Tobacco Use	4,337	9.4	8.3-10.7
Drank Alcohol in Past 30 Days	2,804	8.2	6.8-10.0
No Alcohol in Past 30 Days	1,844	11.4	9.6-13.5
Binge Drinker	822	10.0	7.1-14.1
Not a Binge Drinker	3,785	9.2	8.0-10.5
Heavy Drinker	200	18.7	9.8-32.8
Not a Heavy Drinker	4,393	8.9	7.8-10.1
Hypertension	1,063	7.3	5.6-9.6
No Hypertension	3,593	9.9	8.5-11.4
High Blood Cholesterol	1,128	4.3	3.2-5.8
No High Blood Cholesterol	2,381	6.6	5.3-8.1
Not Taking any Precautions Against West Nile Virus	1,260	13.6	10.7-17.1
Taking Precautions Against West Nile Virus	3,371	7.8	6.7-9.1

<b>Table 53 (continued)</b> <b>No Health Insurance, Ages 18-64, for Selected Health Behaviors and Conditions, 2005</b>			
<b>Health Behavior or Condition</b>	<b># Respondents</b>	<b>% No Health Insurance</b>	<b>95% CI</b>
No Flu Shot (65+)	-	-	-
Flu Shot (65+)	-	-	-
No Pneumonia Shot (65+)	-	-	-
Pneumonia Shot (65+)	-	-	-
Diabetes	277	5.8	3.4-9.7
No Diabetes	4,379	9.6	8.3-10.9
Current Asthma	342	8.9	6.1-12.8
Former Asthma	137	9.8	5.2-17.6
Never Had Asthma	4,157	9.4	8.2-10.9
Previously Had a Heart Attack	124	8.7	3.5-20.0
Never Had a Heart Attack	4,514	9.3	8.1-10.7
Have Angina or Coronary Heart Disease	130	11.5	6.7-19.1
Do Not Have Angina or Coronary Heart Disease	4,503	9.3	8.1-10.6
Previously Had a Stroke	*	*	*
Never Had a Stroke	4,585	9.3	8.2-10.7
Arthritis	1,239	8.3	6.5-10.6
No Arthritis	3,397	9.7	8.3-11.3
Arthritis - Activities Limited	591	12.0	8.5-16.8
No Arthritis - Activities Limited	4,048	9.1	7.9-10.5
Physical, Mental, or Emotional Disability	841	9.6	7.0-13.0
No Physical, Mental, or Emotional Disability	3,811	9.4	8.1-10.8
Disability with Special Equipment Needed	187	8.4	4.2-16.1
No Disability with Special Equipment Needed	4,469	9.4	8.2-10.8
Two or More Hours of TV Watched per Day	3,176	9.9	8.5-11.6
Less Than Two Hours of TV Watched per Day	1,440	8.2	6.5-10.4
Never Been Tested for HIV (18-64)	3,430	9.5	8.1-11.2
Been Tested for HIV (18-64)	1,135	9.4	7.4-11.7
Military Veteran	613	5.5	3.1-9.6
Not a Military Veteran	4,041	10.0	8.7-11.4

Note: \*Results based on sample sizes less than 100 have been suppressed.

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2005

Since 2000, employer based coverage was the highest type of health insurance reported by respondents. However, in 2005 employer based coverage did hit a low of 62.6 percent compared to the high in 2001 of 67.3 percent. The second highest type of insurance was private plan with 12.6 percent of respondents having it. Table 54, below, illustrates this.

<b>Table 54</b> <b>Type of Health Insurance, Ages 18-64, 2000-2005</b>						
	<b>2005</b>	<b>2004</b>	<b>2003</b>	<b>2002</b>	<b>2001</b>	<b>2000</b>
<b>Number of Respondents</b>	<b>4,656</b>	<b>4,276</b>	<b>3,746</b>	<b>3,468</b>	<b>3,775</b>	<b>3,871</b>
<b>Type of Health Insurance</b>						
Employer Based Coverage	62.6%	65.2%	65.3%	66.2%	67.3%	66.8%
Private Plan	12.6%	11.8%	12.5%	13.1%	13.1%	13.5%
Medicaid or Medical Assistance	4.6%	2.5%	3.2%	2.5%	1.9%	1.1%
The Military, CHAMPUS, TriCare, or the VA	4.4%	4.3%	3.2%	3.1%	2.5%	2.1%
The Indian Health Service	3.3%	3.6%	3.3%	3.1%	2.1%	2.2%
Medicare	2.2%	2.1%	1.3%	1.6%	2.2%	3.9%
Some Other Source	1.0%	1.2%	1.0%	1.0%	0.9%	0.8%
None	9.4%	9.3%	10.4%	9.4%	10.0%	9.6%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2005

Table 55, below, displays how long since respondents had a routine checkup and if the respondent had health insurance. The majority of respondents, 69.3 percent, who had health insurance stated they had a routine checkup within the past year.

When comparing respondents who held health insurance to those who did not have health insurance, 69.3 percent of respondents who had health insurance had a routine checkup within the past year while only 43.4 percent of respondents who did not have health insurance had a routine checkup within the past year. The percent of respondents who did not have health insurance who stated they had a routine checkup five or more years ago was 24.5 percent while only 9.4 percent of respondents who had health insurance had a routine checkup five or more years ago.

<b>Table 55</b> <b>How Long Since Respondent Last Visited a Doctor for a Routine Checkup, 2002, 2004, and 2005</b>		
	<b>Health Insurance</b>	<b>No Health Insurance</b>
<b>Number of respondents</b>	<b>11,205</b>	<b>1,077</b>
Within the past year	69.3%	43.4%
Within the past 2 years	13.5%	15.6%
Within the past 5 years	6.5%	11.6%
5 or more years ago	9.4%	24.5%
Never	1.3%	4.9%

Source: The Behavioral Risk Factor Surveillance System, South Dakota of Department Health, 2002, 2004, and 2005

## **CHILDREN'S HEALTH INSURANCE**

*Definition: Children, ages 0-17, who do not have health insurance, prepaid plans such as health maintenance organizations (HMOs), or government plans such as Medicaid, Children's Health Insurance Program (CHIP), or Indian Health Service (IHS).*

### **Prevalence of No Health Insurance**

- South Dakota 2.6%
- There is no nationwide median for no health insurance for children ages 0-17

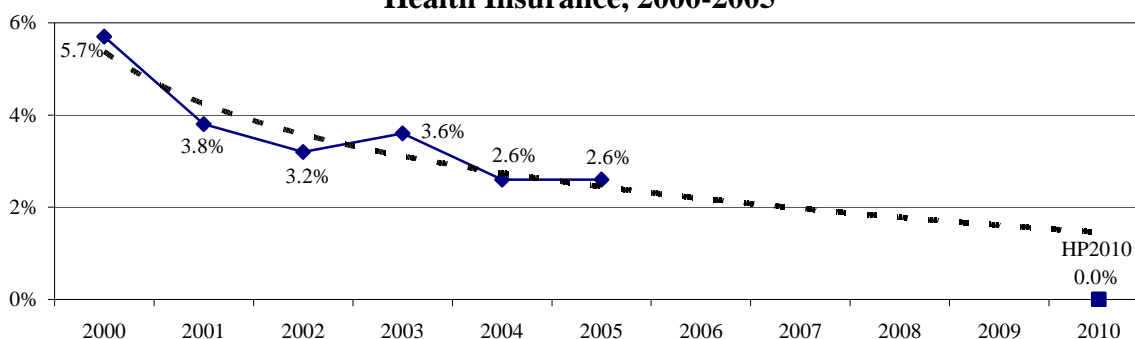
### **Healthy People 2010 Objective**

*Decrease the proportion of children not insured to 0 percent.*

### **Trend Analysis**

Overall, the percent of children respondents, ages 0-17, who have no health insurance has been decreasing since 2000. The percent of uninsured children held steady at 2.6 percent from 2004 to 2005.

**Figure 46**  
**Percent of Children Respondents, Ages 0-17, Who Do Not Have Health Insurance, 2000-2005**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2005

### **Demographics**

<b>Gender</b>	There was no gender difference in children's health insurance status observed from the available data.
<b>Age</b>	Lack of health insurance does not seem to change as the age of the child changes.
<b>Race</b>	White children exhibit a significantly higher percentage of those uninsured than American Indian children.
<b>Region</b>	The central and west regions demonstrate a very high prevalence of uninsured children, while the southeast region shows a very low prevalence.

## Household Income

Lack of health insurance in children seems to generally decrease as household income increases. This is shown by roughly 7 percent uninsured in the \$20,000-\$24,999 income groups versus only 0.8 percent for children in households with an annual income of \$50,000 or more. This general association does not include children in households with an annual income less than \$20,000. This group of children shows a very low prevalence of uninsured.

<b>Table 56</b>			
<b>Children, Ages 0-17, Who Do Not Have Health Insurance, 2005</b>			
<b>Demographics</b>	<b># Respondents</b>	<b>% No Health Insurance</b>	<b>95% CI</b>
<b>Total</b>	<b>1,983</b>	<b>2.6</b>	<b>(2.0-3.5)</b>
<b><u>Gender</u></b>			
Male	1,001	2.6	(1.7-3.9)
Female	973	2.7	(1.8-3.9)
<b><u>Age</u></b>			
0-4	529	2.2	(1.1-4.1)
5-9	446	1.9	(1.1-3.5)
10-14	534	3.7	(2.2-6.1)
15-17	411	3.0	(1.9-4.9)
<b><u>Race</u></b>			
White	1,628	2.9	(2.2-3.8)
American Indian	270	0.3	(0.0-1.9)
<b><u>Region</u></b>			
Southeast	473	1.1	(0.5-2.4)
Northeast	424	3.2	(1.8-5.6)
Central	345	4.5	(2.6-7.5)
West	474	4.5	(2.9-6.9)
American Indian Counties	267	0.9	(0.3-3.1)
<b><u>Household Income</u></b>			
Less than \$20,000	251	0.9	(0.2-3.1)
\$20,000-\$24,999	158	6.6	(3.6-11.9)
\$25,000-\$34,999	247	5.1	(2.8-9.3)
\$35,000-\$49,999	414	4.7	(2.9-7.3)
\$50,000-\$74,999	410	0.8	(0.3-2.2)
\$75,000+	361	0.8	(0.3-1.9)

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2005

Table 57, on the next page, displays the different types of health coverage for respondents' children ages 17 and under since 2000. The main type of health care coverage for all years was employer based coverage. Since employer based coverage hit its peak in 2001 with 68 percent it has been decreasing reaching a low of 60.1 percent in 2005.

**Table 57**  
**Respondents' Children, Ages 17 and Under, Different Types of Health Coverage, 2000-2005**

	2005	2004	2003	2002	2001	2000
<b>Number of Respondents</b>	<b>1,983</b>	<b>1,840</b>	<b>1,724</b>	<b>1,542</b>	<b>1,767</b>	<b>1,758</b>
Employer Based Coverage	60.1%	62.5%	63.9%	64.5%	68.0%	67.1%
Medicaid, CHIP, or Medical Assistance	20.0%	15.7%	15.6%	14.7%	10.1%	8.3%
Private Plan	10.1%	11.1%	11.5%	11.0%	12.2%	11.3%
The Military, CHAMPUS, TriCare, or the VA	3.2%	3.1%	1.7%	1.8%	1.1%	1.8%
The Indian Health Service	2.8%	4.0%	3.0%	3.6%	3.3%	4.1%
Medicare	0.6%	0.2%	0.3%	0.5%	0.7%	0.9%
Some Other Source	0.6%	0.8%	0.4%	0.6%	0.7%	1.0%
None	2.6%	2.6%	3.6%	3.2%	3.8%	5.7%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2005

As illustrated in Table 58, below, the top reasons since 2001 for having a child without health care coverage included cost of premiums with 73.1 percent, high deductibles with 53.6 percent, and loss of someone's employment with 19.8 percent.

**Table 58**  
**Child Without Health Care Coverage Due to Assorted Reasons, 2001-2005**

<b>Reasons</b>	<b>Number</b>	<b>Percent</b>
Cost of Premiums	312	73.1%
High Deductibles	304	53.6%
Loss of Someone's Employment	313	19.8%
Don't Believe Coverage is Necessary	300	11.4%
Employer Dropped Coverage	313	9.9%
Health Status	306	3.2%

Note: Number = The number of respondents who gave reasons for no child health care coverage.

Percent = The percentage of respondents in this grouping.

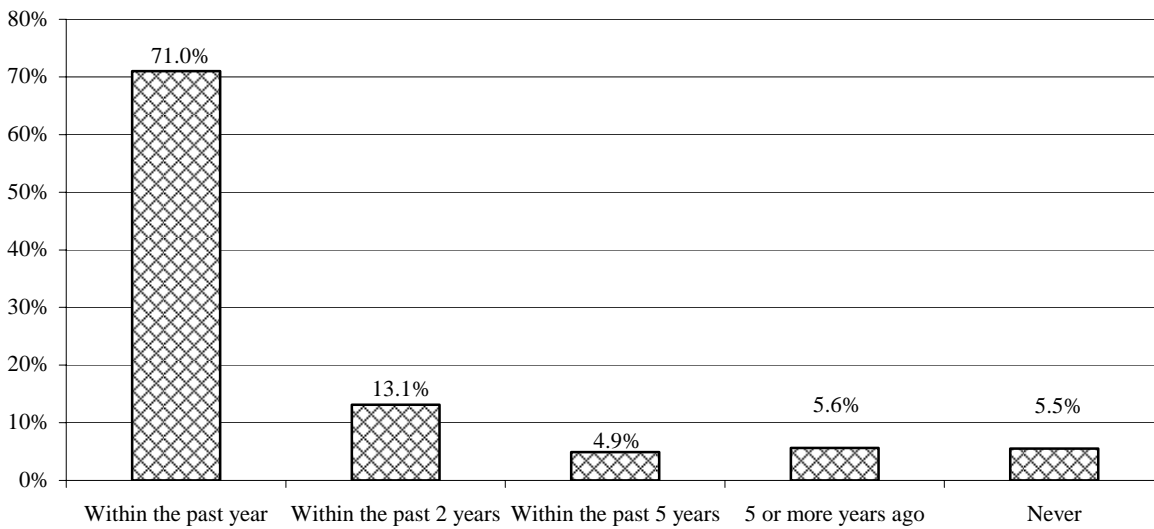
Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2001-2005

Of respondents who had uninsured children, 7.5 percent from 2001 to 2005 indicated their children went without medical care when sick or injured when they should have received medical care. From 2001 to 2005, the primary payer for medical care for uninsured children was the parents with 95.2 percent. From 2001 to 2005, 5.9 percent of respondents dropped or reduced private health care coverage for their children due to the availability of public assistance.

Figure 47, on the next page, illustrates the length of time since respondent's uninsured child last visited a doctor for a routine checkup or physical examination. From 2001 to 2005, the majority of respondents, 71 percent, stated their uninsured child had been to a doctor for a routine checkup within the past year.



**Figure 47**  
**Length of Time Since Uninsured Child Visited Doctor for a Routine Checkup,**  
**2001-2005**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2001-2005